Case: 11-40254 Document: 1 Filed: 04/14/11 Page 1 of 37 B1 (Official Form 1) (4/10)

United States Bankruptcy Court District of South Dakota				Volu	Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Mid Rahimi, Michael Syed	ldle):		Name of Joint Debtor (Spouse) (Last, First, Middle): Wailzada, Shokofeh (NMN)					
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):  Syed Rahmad Rahimi	ars		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>5832</b>	I.D. (ITIN) No./O	Complete	Last four dig EIN (if more				axpayer I.D	D. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 4508 West Oregon Street	& Zip Code):		4508 Wes	st Ore	gon St	,	et, City, Stat	te & Zip Code):
Sioux Falls, SD	ZIPCODE <b>57</b>	107	Sioux Fal	lls, SD	)		7	ZIPCODE <b>57107</b>
County of Residence or of the Principal Place of Business:  Minnehaha			County of Residence or of the Principal Place of Business:  Minnehaha					
Mailing Address of Debtor (if different from street address)  Mailing Address of Joint Debtor (if different from street address)				nt from stree	et address):			
	ZIPCODE						7	ZIPCODE
Location of Principal Assets of Business Debtor (if o	different from str	eet address ab	ove):				I	
							7	ZIPCODE
Type of Debtor (Form of Organization)		Nature of B						Code Under Which Check one box.)
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Commodity Br Clearing Bank Other  Tax-		sset Real Estat 101(51B) ker ity Broker Bank Tax-Exemp Check box, if a	ate as defined in 11  Chapter 9 Chapter 11 Chapter 12 Chapter 13  Pt Entity f applicable.)  Chapter 13  Debts are primari debts, defined in 1 § 101(8) as "incur		11 U.S.C. business debts.			
	Title 26 c		organization un states Code (the ).		individual primarily for a personal, family, or house- hold purpose."			
Filing Fee (Check one box)	•				Chap	ter 11 Debtors	5	
Full Filing Fee attached  ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check one box: ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not					1(51D).			
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the court consideration. See Official Form 3B.		Check all a	pplicable boxe being filed wit	s: th this powere so	etition olicited p	prepetition from		re classes of creditors, in
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for ☐ Debtor estimates that, after any exempt property distribution to unsecured creditors.				, there v	will be no	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	<b>—</b>	_	-					
1-49 50-99 100-199 200-999 1,00 5,00			,001-			50,001- 100,000	Over 100,000	
Estimated Assets								
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,0 \$50,000 \$100,000 \$500,000 \$1 million \$10		000,001 \$50 50 million \$10	0,000,001 to	100,00 \$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	ı
Estimated Liabilities	minon to \$3	, , , , , , , , , , , , , , , , , , ,						1

\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million to \$50 million to \$50 million \$1 billion

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|--|

Page 2

luntary Petition is page must be completed and filed in every case)  Name of Debtor(s): Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)					
Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition that I have informed the petitioner that [he or she] may proceed that I have informed the relief available under each such chapter. I furth that I delivered to the debtor the notice required by § 342(Bankruptcy Code.  X /s/Randall B. Blake					
	Signature of Attorney for Debtor(s)	4/14/11 Date			
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expressed in Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta de a part of this petition.	ch a separate Exhibit D.)			
<ul> <li>✓ Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180</li> </ul>	days than in any other District.				
☐ There is a bankruptcy case concerning debtor's affiliate, general ☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	ace of business or principal assets out is a defendant in an action or pr	in the United States in this District, occeding [in a federal or state court]			
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	2 0			
(Name of landlord or less	or that obtained judgment)				
☐ Debtor claims that under applicable nonbankruptcy law, there are					
the entire monetary default that gave rise to the judgment for pos  Debtor has included in this petition the deposit with the court of filing of the petition.					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

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# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)

# Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael Syed Rahimi

Signature of Debtor

Michael Syed Rahimi

/s/ Shokofeh (NMN) Wailzada

Signature of Joint Debtor

Shokofeh (NMN) Wailzada

Telephone Number (If not represented by attorney)

April 14, 2011

Date

## Signature of Attorney\*

# X /s/ Randall B. Blake

Signature of Attorney for Debtor(s)

Randall B. Blake Blake Law Office 505 W 9th Ste 201 Sioux Falls, SD 57104-3603 (605) 336-8980 Fax: (605) 332-2897 randy.blakelaw@midconetwork.com

## April 14, 2011

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of	Authorized	Individual		
Printed Nan	ne of Author	ized Individu	al	
Title of Aut	norized Indiv	vidual		

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature	of Foreign Repres	sentative	
Printed N	ame of Foreign Re	epresentative	

## **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

B1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of South Dakota

	District of So	outh Dakota	
IN RE:		Case No	
Rahimi, Michael Syed		Chapter 7	
EXHIBI	Debtor(s) T D - INDIVIDUAL DEBTOR CREDIT COUNSELI	R'S STATEMENT OF COMPLIANCE NG REQUIREMENT	
do so, you are not eligible to fil whatever filing fee you paid, a	check truthfully one of the five state a bankruptcy case, and the count of your creditors will be able to recy case later, you may be required	atements regarding credit counseling listed below. If you ca rt can dismiss any case you do file. If that happens, you will resume collection activities against you. If your case is dismi d to pay a second filing fee and you may have to take extra	l lose issed
	this Exhibit D. If a joint petition is fa and attach any documents as direct	iled, each spouse must complete and file a separate Exhibit D. C ted.	'heck
the United States trustee or bank performing a related budget anal	cruptcy administrator that outlined	e, I received a briefing from a credit counseling agency approve the opportunities for available credit counseling and assisted re agency describing the services provided to me. Attach a copy of the the agency.	ne in
the United States trustee or bank performing a related budget anal a copy of a certificate from the a	ruptcy administrator that outlined tysis, but I do not have a certificate fi	e, I received a briefing from a credit counseling agency approve the opportunities for available credit counseling and assisted reprometed to me. You must ded to you and a copy of any debt repayment plan developed three.	ne in st file
days from the time I made my		proved agency but was unable to obtain the services during the static circumstances merit a temporary waiver of the credit counselect circumstances here.]	
you file your bankruptcy petition of any debt management plan	on and promptly file a certificate fi developed through the agency. Fa	otain the credit counseling briefing within the first 30 days a com the agency that provided the counseling, together with a ilure to fulfill these requirements may result in dismissal of for cause and is limited to a maximum of 15 days. Your case	copy your
		for filing your bankruptcy case without first receiving a co	
motion for determination by the  [ Incapacity. (Defined in 1	court.] 1 U.S.C. § 109(h)(4) as impaired by	y reason of mental illness or mental deficiency so as to be incap	
☐ Disability. (Defined in 1	inseling briefing in person, by telepl	impaired to the extent of being unable, after reasonable effor	rt, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Michael Syed Rahimi

Date: April 14, 2011

does not apply in this district.

Case: 11-40254 Document: 1 Filed: 04/14/11 Page 5 of 37

B1D (Official Form 1, Exhibit D) (12/09)

## **United States Bankruptcy Court District of South Dakota**

IN RE:	Case No
Wailzada, Shokofeh (NMN)	Chapter <b>7</b>
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S S CREDIT COUNSELING	

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit

counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Shokofeh (	(NMN) Wailzada
	•	

Date: **April 14, 2011** 

B6 Summary (Form 6 - Summary) (F

# United States Bankruptcy Court District of South Dakota

IN RE:	Case No
Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)	Chapter 7
Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 118,000.00		
B - Personal Property	Yes	3	\$ 10,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 117,300.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 45,598.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,481.44
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,465.00
	TOTAL	15	\$ 128,700.00	\$ 162,898.00	

Form 6 - Statistical Summary (1286): 11-40254 Document: 1 Filed: 04/14/11 Page 7 of 37

# United States Bankruptcy Court District of South Dakota

IN RE:	Case No.
Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)	Chapter 7
Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# **State the following:**

Average Income (from Schedule I, Line 16)	\$ 2,481.44
Average Expenses (from Schedule J, Line 18)	\$ 2,465.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 1,014.47

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 45,598.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 45,598.00

B6A (Official Form 6A) (12/0) Case: 11-40254	Document: 1	Filed: 04/14/11	Page 8 of 3
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Case	No

Debtor(s)

(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Harris day I amount of the Plant of	- o:		440.000.00	447.000.00
Homestead commonly described as: 4508 W. Oregon St. Sioux Falls, SD	Fee Simple subject to First & Second Mortgages	Н	118,000.00	117,300.00

TOTAL

118,000.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07) ase: 11-40254 Document: 1 Filed: 04/14/11 Page 9 of 37

IN RE Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)

feh (NMN)	Case No.

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.		Cash	J	20.00
2. Checking, savings or other financial		Checking account	J	8.00
accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings accounts (2)	J	20.00
<ol> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ol>	X			
4. Household goods and furnishings,		Bed	J	300.00
include audio, video, and computer equipment.		Camera	J	20.00
equipment.		Chair	J	50.00
		Couch	J	250.00
		Crib	J	120.00
		Dishes & utensils	J	80.00
		Endtable	J	10.00
		Lawn mower	J	70.00
		Loveseat	J	100.00
		Microwave	J	20.00
		Misc. household decorations	J	50.00
		Pots & pans	J	10.00
		Refrigerator	J	300.00
		Small appliances	J	50.00
		Small hand tools	J	15.00
		Stove	J	500.00
		TV & VCR	J	170.00
		Vacuum	J	30.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		Debtors' clothing & jewelry	J	700.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	Х			

$\sim$	
Case	NIA
1.450	10()

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		(1) Earned but not received income; Pending 2009 income tax refund of \$159; and (3) Pro-rata share of the 2011 income tax refund	J	5,607.00
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			

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Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X	2002 Tours Commi		2 200 00		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Toyota Camry	J	2,200.00		
26.	Boats, motors, and accessories.	X					
	Aircraft and accessories.	X					
	Office equipment, furnishings, and supplies.	X					
	Machinery, fixtures, equipment, and supplies used in business.	X					
	Inventory.	X					
	Animals.	X					
	Crops - growing or harvested. Give particulars.						
	Farming equipment and implements.	X					
1	Farm supplies, chemicals, and feed. Other personal property of any kind	X					
	not already listed. Itemize.						
	TOTAL 10,700.00						

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IN RE Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)

Case	N	_
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Debtor(s)

(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450. \*

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	SDCL § 43-45-4	20.00	20.0
Checking account	SDCL § 43-45-4	8.00	8.0
Savings accounts (2)	SDCL § 43-45-4	20.00	20.0
Bed	SDCL § 43-45-4	300.00	300.0
Camera	SDCL § 43-45-4	20.00	20.0
Chair	SDCL § 43-45-4	50.00	50.0
Couch	SDCL § 43-45-4	250.00	250.0
Crib	SDCL § 43-45-4	120.00	120.0
Dishes & utensils	SDCL § 43-45-4	80.00	80.0
Endtable	SDCL § 43-45-4	10.00	10.0
Lawn mower	SDCL § 43-45-4	70.00	70.0
Loveseat	SDCL § 43-45-4	100.00	100.0
Microwave	SDCL § 43-45-4	20.00	20.0
Misc. household decorations	SDCL § 43-45-4	50.00	50.0
Pots & pans	SDCL § 43-45-4	10.00	10.0
Refrigerator	SDCL § 43-45-4	300.00	300.0
Small appliances	SDCL § 43-45-4	50.00	50.0
Small hand tools	SDCL § 43-45-4	15.00	15.0
Stove	SDCL § 43-45-4	500.00	500.0
TV & VCR	SDCL § 43-45-4	170.00	170.0
Vacuum	SDCL § 43-45-4	30.00	30.0
Debtors' clothing & jewelry	SDCL § 43-45-2	700.00	700.0
(1) Earned but not received income; Pending 2009 income tax refund of \$159; and (3) Pro-rata share of the 2011 income tax refund	SDCL § 43-45-4	5,607.00	5,607.0
2002 Toyota Camry	SDCL § 43-45-4	2,200.00	2,200.0

<sup>\*</sup> Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN	PF	Rahimi	Michael S	& hav	Wailzada	Shokofeh	(NMN)
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Debtor(s)

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(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	First & second mortgages on homestead				117,300.00	
Home Federal Savings Bank P.O. Box 5000 Sioux Falls, SD 57117			VALUE \$ 118,000.00					
ACCOUNT NO.			Assignee or other notification for:	T				
South Dakota Housing Develop. Authority P.O. Box 1237 Pierre, SD 57501			Home Federal Savings Bank  VALUE \$					
ACCOUNT NO.			VALUE \$	-				
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached			(Total of th		otota		\$ 117,300.00	\$
			(Use only on la		Fota page		\$ 117,300.00	\$ (If applicable, report

(Report also of Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. \_\_\_\_\_(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>V</b> (	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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Case	No.
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Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_					_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	Ī	J	Collecting for Physicians Lab			T	
AAA Collections, Inc. P.O. Box 881 Sioux Falls, SD 57101	-						100.00
ACCOUNT NO.	+		Assignee or other notification for:	$\Box$	_	十	100.00
Physicians Lab P.O. Box 5050 Sioux Falls, SD 57117			AAA Collections, Inc.				
ACCOUNT NO. SMC 08-5675		J	Judgment			十	
Accounts Management Inc. P.O. Box 1843 Bioux Falls, SD 57101							700.00
ACCOUNT NO.	T	J	Medical services		┪	十	
Avera McKennan Hospital Billing Dept. P.O. Box 9191 Minneapolis, MN 55480-9191							36,000.00
3 continuation sheets attached			(Total of th	Subt			36,800.00
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			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	atis	tica	ıl	\$

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Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Medical services		-		
Avera McKennan Hospital Billing Dept. P.O. Box 9191 Minneapolis, MN 55480-9191							650.00
ACCOUNT NO.			Assignee or other notification for:				
Accounts Management Inc. P.O. Box 1843 Sioux Falls, SD 57101			Avera McKennan Hospital				
ACCOUNT NO.		J	Medical services				
Avera Rehabilitation Associates 1100 East 21st St., Suite 401 Sioux Falls, SD 57105							050.00
ACCOUNT NO.		J	Medical services				250.00
Avera University Psychiatric Assoc. P.O. Box 86370 Sioux Falls, SD 57118							
ACCOUNT NO.		J	Collecting for Avera McKennan Hospital				275.00
Computer Credit, Inc. 640 West Fourth St. Winston-Salem, NC 27113							
ACCOUNT NO.			Assignee or other notification for:				4,700.00
Avera McKennan Hospital Billing Dept. P.O. Box 9191 Minneapolis, MN 55480-9191			Computer Credit, Inc.				
ACCOUNT NO. <b>010055</b>		J	Medical services	r			
Falls Community Health 521 N Main, Suite 100 Sioux Falls, SD 57104							
Sheet no. 1 of 3 continuation sheets attached to	L			 Sub	tots	<u>L</u>	185.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T t als tatis	age Fota o o stica	e) al n al	\$ <b>6,060.00</b>

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Debtor(s)

## (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			*				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Signature Ioan	П	П		
First Premier Bank P.O. Box 1348 Sioux Falls, SD 57101-1348	=						900.00
ACCOUNT NO.			Assignee or other notification for:	П	П		
JC Christensen & Assoc. P.O. Box 519 Sauk Rapids, MN 56379			First Premier Bank				
ACCOUNT NO.		J	Medical services	П			
Gutnik & Associates Clinic P.O. Box 86370 Sioux Falls, SD 57118							100.00
ACCOUNT NO.		J	County aid lien		$\dashv$		100.00
Minnehaha County Auditor 415 N. Dakota Ave. Sioux Falls, SD 57104							222.22
ACCOUNT NO.			Assignee or other notification for:	H	П		388.00
Minnehaha Board Of County Commissioners 415 N. Dakota Ave. Sioux Falls, SD 57104			Minnehaha County Auditor				
ACCOUNT NO.			Assignee or other notification for:	Н			
Minnehaha County Register Of Deeds 415 N. Dakota Ave. Sioux Falls, SD 57104			Minnehaha County Auditor				
ACCOUNT NO.			Assignee or other notification for:		$\neg$		
Minnehaha County States Attorney 415 N. Dakota Ave. Sioux Falls, SD 57104			Minnehaha County Auditor				
Sheet no. 2 of 3 continuation sheets attached to	_			Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	_	-	t	\$ 1,388.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St	als	tica	n ıl	\$

\_\_\_\_\_ Case No. \_

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	Medical services				
Neurology Associates 1100 E. 21st St., # 506 Sioux Falls, SD 57105							800.00
ACCOUNT NO.		J	Medical services	+			000.00
Orthopedic Institute P.O. Box 5116 Sioux Falls, SD 57117							100.00
ACCOUNT NO.		J	Medical services	╁			100.00
Prosthetic Laboratories 121 - 23rd Avenue SW Rochester, MN 55902							350.00
ACCOUNT NO.		J	Medical services	╁			330.00
Sanford Health P.O. Box 5074 Sioux Falls, SD 57117-5074							100.00
ACCOUNT NO.							33333
ACCOUNT NO.	_						
ACCOUNT NO.							
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	•	(Total of t	Sub his p			\$ 1,350.00
Ciwestic Compression Commission			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	Fota o o stica	al on al	\$ <b>45,598.00</b>

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Case	INO.	

Debtor(s)

(If known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Case	No.
Case	INO.

Debtor(s)

(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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h (NMN) Case No.

Debtor(s)

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	;	DEPENDENTS OF DEBTOR AND SPOUSE						
Married		RELATIONSHIP(S): Daughter Debtor's Mother				AGE(S) 3 mon Legal		
EMPLOYMENT:		DEBTOR			SPOUSE			
Occupation Name of Employer How long employed Address of Employer	Teacher Assi YWCA 2 Years Sioux Falls, S		omemaker					
	gross wages, sa	r projected monthly income at time case filed) alary, and commissions (prorate if not paid mo		\$ \$	DEBTOR <b>811.26</b>		SPOUSE	
<b>3. SUBTOTAL</b> 4. LESS PAYROL	L DEDUCTION	NS		\$	811.26	\$	0.00	
<ul><li>a. Payroll taxes a</li><li>b. Insurance</li><li>c. Union dues</li><li>d. Other (specify</li></ul>	nd Social Secur			\$ \$ \$	65.82	\$ \$ \$		
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		<u>\$</u>  \$	65.82	<u>\$</u> \$	0.00	
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	745.44	\$	0.00	
<ul><li>8. Income from rea</li><li>9. Interest and divide</li><li>10. Alimony, main</li></ul>	l property dends tenance or supp	of business or profession or farm (attach detai		\$ \$ \$		\$ \$ \$		
that of dependents 11. Social Security (Specify) His So	or other govern	isability		\$ \$				
12. Pension or retir 13. Other monthly	income	Security		\$ \$		\$		
(Specify) Food §	Stamps			\$ \$ \$	235.00	\$ \$ \$		
14. SUBTOTAL (				\$	1,736.00			
		COME (Add amounts shown on lines 6 and 14		<u> </u>	2,481.44	<b>\$</b>	0.00	
		ONTHLY INCOME: (Combine column total otal reported on line 15)	s from line 15;		\$	2,481.	<u>44</u>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Mother has lived with debtor for over 10 years.** 

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IN RE Rahimi, Michael Syed & Wailzada, Shokofeh (NMN
--

Debtor(s)

\_\_ Case No. \_\_\_\_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)  Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any projected monthly expenses of the debtor and the debtor's family at time case filed.	
quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deduction Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a seexpenditures labeled "Spouse."	eparate schedule of
experientales labeled Spouse.	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$850.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	\$ 150.00
a. Electricity and heating fuel b. Water and sewer	\$ <u>150.00</u>
c. Telephone	\$ <b>75.00</b>
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 600.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$ 80.00
8. Transportation (not including car payments)	\$ 275.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$ <u>100.00</u> \$ 5.00
11. Insurance (not deducted from wages or included in home mortgage payments)	φ
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 80.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ
(Specify)	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	<b>a</b>
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Misc. Haircuts, Gifts, Emergencies, Etc.	\$125.00
	\$
	\$
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ 2,465.00
approved of the Suddened Summary of Corum Education and Related Data.	

# 20. STATEMENT OF MONTHLY NET INCOME

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a. Average monthly income from Line 15 of Schedule I	\$\$ 2,481.44
b. Average monthly expenses from Line 18 above	\$
c. Monthly net income (a. minus b.)	\$ 16.44

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knowledge, information, and belief.

Signature: \_

Debtor(s)

Case No. (If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Michael Syed Rahimi Date: **April 14, 2011** Debtor Michael Syed Rahimi Date: April 14, 2011 Signature: /s/ Shokofeh (NMN) Wailzada (Joint Debtor, if any) Shokofeh (NMN) Wailzada [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my

# United States Bankruptcy Court District of South Dakota

IN RE:	Case No
Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)	Chapter 7
Debtor(s)	

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
3,214.00 2009 - His \$3,214.00
Hers - no earned income
11,413.00 2010 - His \$11,413
Hers - no earned income

## 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately

NAME AND ADDRESS OF PAYEE Randall B. Blake Attorney At Law 505 West Ninth St. Sioux Falls, SD 57104

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DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
See Attorney Disclosure Statement

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#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

Fatima Rahimi Sioux Falls, SD DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

Washer \$200

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>April 14, 2011</b>	Signature /s/ Michael Syed Rahimi of Debtor	Michael Syed Rahimi
	of Deotof	wichael Syeu Raillin
Date: <b>April 14, 2011</b>	Signature /s/ Shokofeh (NMN) Wailzada	
<u> </u>	of Joint Debtor	Shokofeh (NMN) Wailzada
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B22A (Official Form 22A) (Chapter 7) (12/10)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: Rahimi, Michael Syed & Wailzada, Shokofeh (NMN)  Debtor(s)	<ul> <li>☐ The presumption arises</li> <li>☑ The presumption does not arise</li> <li>☐ The presumption is temporarily inapplicable.</li> </ul>
Case Number:	

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
1C	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.    Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard    a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and   I remain on active duty /or/   I was released from active duty on   which is less than 540 days before this bankruptcy case was filed;    OR

B22A (Official Form 22A) (Chapter 7) (12/10)

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION								
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.								
	a. 🗌	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.							
	b. [	Married, not filing jointly, with dependity of perjury: "My spouse and are living apart other than for the property Complete only Column A ("Debta")	d I are legally sourpose of evad	eparated unling the requ	der applicable non-bankru airements of § 707(b)(2)(A	ptcy 1	aw or my sj	pouse and I	
2	c. [	Married, not filing jointly, without Column A ("Debtor's Income")					above. <b>Con</b>	nplete both	
	d. <b>V</b>	Married, filing jointly. <b>Complete I Lines 3-11.</b>	ooth Column A	A ("Debtor	's Income") and Column	B ("S	Spouse's In	come") for	
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					D	olumn A Pebtor's Income	Column B Spouse's Income	
3	Gros	ss wages, salary, tips, bonuses, ove	ertime, commis	ssions.		\$	832.80	\$	
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.				you operate more than vide details on an				
	a. Gross receipts \$								
	b.	Ordinary and necessary business e	expenses	\$					
	c.	Business income		Subtract I	ine b from Line a	\$		\$	
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.								
5	a. Gross receipts \$								
	b. Ordinary and necessary operating expenses \$								
	c.	Rent and other real property incor	ne	Subtract I	ine b from Line a	\$		\$	
6	Interest, dividends, and royalties.					\$		\$	
7	Pension and retirement income.					\$		\$	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.							\$	
9	How was a	mployment compensation. Enter the ever, if you contend that unemploys a benefit under the Social Security Amn A or B, but instead state the am	nent compensa Act, do not list	tion receive the amount	d by you or your spouse				
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ Spouse \$								

B22A (Official Form 22A) (Chapter 7) (12/10)

Income from all other sources. Specify source and amount. If necessary, list additional

10	Income from all other sources. Specify source and amount. If necessary, sources on a separate page. Do not include alimony or separate maintenapaid by your spouse if Column B is completed, but include all other paralimony or separate maintenance. Do not include any benefits received a Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.	ts al			
	a. Food Stamps	\$ 25.0	00		
	b. Food Stamps	\$ 156.6	67		
	Total and enter on Line 10		\$ 181.6	<b>7</b> \$	
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Enter		A, \$ 1,014.4	\$	
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been column 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.			1,014.47	
	Part III. APPLICATION OF § 707(B)(7)	EXCLUSIO	)N		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amo 12 and enter the result.	unt from Line	12 by the number	\$	12,173.64
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: <b>South Dakota</b> b. Ent	er debtor's ho	ousehold size: 3	\$	58,794.00
	Application of Section707(b)(7). Check the applicable box and proceed as directed.				
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The pres not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, V				
	☐ The amount on Line 13 is more than the amount on Line 14. Comp	ning parts of this st	ateme	ent.	
	Complete Parts IV, V, VI, and VII of this statement or	nly if requi	red. (See Line 1	15.)	

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)						
16	Ente	r the amount from Line 12.		\$		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.   \$					
	b.		\$			
	c.		\$			
	Tot	al and enter on Line 17.		\$		
Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.						
Part V. CALCULATION OF DEDUCTIONS FROM INCOME						
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)						
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					

B22A (Official Form 22A) (Chapter 7) (12/10)

19B	National Standards: health care. Enter in Line a1 Out-of-Pocket Health Care for persons under 65 yes Out-of-Pocket Health Care for persons 65 years of a www.usdoj.gov/ust/ or from the clerk of the bankru persons who are under 65 years of age, and enter in years of age or older. (The applicable number of pe category that would currently be allowed as exempt of any additional dependents whom you support.) Moreons under 65, and enter the result in Line c1. Moreons 65 and older, and enter the result in Line c2 amount, and enter the result in Line 19B.	ars age Li Li rsc ion fult	of age or old y cour ne b2 ons in e is on y tiply L	e, and in Line a2 the IRS National der. (This information is available.) Enter in Line b1 the applicate the applicable number of perspach age category is the numbour federal income tax returnations at by Line b1 to obtain a time a2 by Line b2 to obtain a	onal Standards for able at able number of ons who are 65 er in that plus the number total amount for otal amount for	
	Persons under 65 years of age		Pers	ons 65 years of age or older		
	a1. Allowance per person		a2.	Allowance per person		
	b1. Number of persons		b2.	Number of persons		
	c1. Subtotal		c2.	Subtotal		\$
20A	Local Standards: housing and utilities; non-mor and Utilities Standards; non-mortgage expenses for information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or fr family size consists of the number that would current ax return, plus the number of any additional dependent	the on	e appli n the ci	cable county and family size. lerk of the bankruptcy court). lowed as exemptions on your	(This The applicable	\$
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rental expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42  c. Net mortgage/rental expense  Subtract Line b from Line a					
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  \[ \begin{array}{c} 0 & \lefta 1 & \lefta 2 \text{ or more.} \]  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk					
	of the bankruptcy court.)					\$

**B22A** (Official Form 22A) (Chapter 7) (12/10)

<b>B22A</b> (	Official Form 22A) (Chapter 7) (12/10)	_	
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 42  \$		
	c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a	\$	
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		
	a. IRS Transportation Standards, Ownership Costs, Second Car \$		
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42 \$		
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$	
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.		

Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.

33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.

Subpart B: Additional Living Expense Deductions
Note: Do not include any expenses that you have listed in Lines 19-32

Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your

	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a.	Health Insurance	\$	1	
	b.	Disability Insurance	\$		
34	c.	Health Savings Account	\$		
	L	l and enter on Line 34	T	1  \$	
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			ntion and	
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			ou must	
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			mentary or our case	
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.			res) in the IRS railable at	
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40			40 \$	

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22A (Official Form 22A) (Chapter 7) (12/10)

## **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42. Average Does payment 42 Monthly include taxes or Name of Creditor Payment Property Securing the Debt insurance? \$ yes no \$ b. yes no \$ ☐ yes ☐ no c. Total: Add lines a, b and c. \$ Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents. you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 1/60th of the 43 Name of Creditor Property Securing the Debt Cure Amount \$ b. Total: Add lines a, b and c. \$ Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, 44 such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28. \$ Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under schedules issued by the Executive Office for United States 45 Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy X court.) Average monthly administrative expense of chapter 13 Total: Multiply Lines a case and b \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. **Subpart D: Total Deductions from Income** 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

B22A (Official Form 22A) (Chapter 7) (12/10)

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))					
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.					
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.					
	Initial presumption determination. Check the applicable box and proceed as directed.					
52	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 though 55).					
53	Enter the amount of your total non-priority unsecured debt		\$			
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.		\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
33	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
Part VII. ADDITIONAL EXPENSE CLAIMS						
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
	Expense Description	Monthly A	mount			
56	a.	\$				
	b.	\$				
	c.	\$				
	Total: Add Lines a, b and c	\$				
Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)					
57	Date: April 14, 2011 Signature: /s/ Michael Syed Rahimi  (Debtor)					
	Date: April 14, 2011 Signature: /s/ Shokofeh (NMN) Wailzada  (Joint Debtor, if any)					

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B8** (Official Form 8) (12/08)

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# United States Bankruptcy Court District of South Dakota

IN RE:			Case No	
Rahimi, Michael Syed & Wailzada,		Chapter 7		
	Debtor(s)		•	
CHAPTER	7 INDIVIDUAL DEBT	OR'S STATEME	NT OF INTENTION	
PART A – Debts secured by property estate. Attach additional pages if nec		pe fully completed fo	r EACH debt which is secured by property of the	
Property No. 1				
Creditor's Name: Home Federal Savings Bank		Describe Property Securing Debt: Homestead commonly described as:		
Property will be (check one):  ✓ Surrendered ☐ Retained				
If retaining the property, I intend to Redeem the property Reaffirm the debt Other. Explain	(check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as exempt ✓ Not claimed	aimed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to  Redeem the property Reaffirm the debt Other. Explain	(check at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed as exempt	aimed as exempt			
PART B – Personal property subject to additional pages if necessary.)	to unexpired leases. (All three	columns of Part B m	ust be completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased	l Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	l Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No	
continuation sheets attached (if a	any)			
declare under penalty of perjury personal property subject to an un		y intention as to an	y property of my estate securing a debt and/or	
Date: April 14, 2011	/s/ Michael Syed F Signature of Debto			

/s/ Shokofeh (NMN) Wailzada Signature of Joint Debtor